Certificate Number: 14424-PAE-DE-036243401

Bankruptcy Case Number: 21-12946



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>January 5, 2022</u>, at <u>2:48</u> o'clock <u>PM EST</u>, <u>Frederick P Rumig</u> completed a course on personal financial management given <u>by internet</u> by <u>BK Class Inc.</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the <u>Eastern</u> District of Pennsylvania.

Date: January 5, 2022 By: /s/Edsie Lim

Name: Edsie Lim

Title: <u>Certified Personal Finance Counselor</u>